

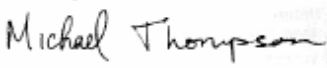

	<div data-bbox="828 182 1263 276"> <p>REQUEST YOUR CARD TODAY.</p> </div> <div data-bbox="673 403 1510 569"> <p>Dear Niall J. Cassidy,</p> <p>As an MBNA® customer, you appreciate value. We'd like to make you an offer for a second MBNA credit card — the MBNA Smart Cash® MasterCard® credit card. It let's you earn up to 5% cash back^{††} on eligible purchases.</p> </div>
<div data-bbox="220 1290 911 1419"> <p>BE GOOD WITH MONEY.</p> </div> <div data-bbox="120 1489 995 1610"> <div>  <p>Visit www.creditsvp.com and quote priority code CM4G.</p> </div> <div>  <p>Call 1.877.428.6060[*] Monday–Friday 9 a.m.–9 p.m., Saturday 10 a.m.–6 p.m. Eastern Time</p> </div> </div>	<div data-bbox="1177 1319 1502 1491"> <p>Sincerely,</p>  <p>Michael Thompson Marketing MBNA</p> </div> <div data-bbox="1177 1518 1502 1604"> <p>P.S. That's up to 5% more lunch dates, fishing gear, movie nights, hockey games, family gatherings, etc.</p> </div>
<div data-bbox="290 1774 1286 1935"> <p>Start rewarding yourself for the things you do every day.</p> <p>Earn 1% cash back[‡] when you stop at the coffee shop, buy clothes, go to the movies, dine out, pay household bills — on virtually everything you buy. Earn even more cash back when you buy gas and groceries — up to 5%^{††}.</p> </div> <div data-bbox="290 1964 1286 2083"> <p>There are no redemption hassles — we'll send you a cheque automatically whenever your cash rewards total at least \$50 at the end of a monthly billing period. Use your cash back however you like — for travel, shopping and more.</p> </div> <div data-bbox="290 2112 1401 2290"> <p>You could start earning cash back.</p> <p>Should you choose to apply, it's easy. Visit www.creditsvp.com or call 1.877.428.6060[*]. The sooner you choose to apply, the sooner you could earn cash back on the eligible purchases you make every day. Offer expires May 4, 2012. Use priority code CM4G.</p> </div>	

<p>(on the back of letter)</p> <p>Information is current as of March 2012 and is subject to change.</p> <p>The Toronto-Dominion Bank is the issuer of this credit card. MBNA is a division of The Toronto-Dominion Bank.</p> <p>All trade-marks are the property of their respective owners.</p> <p>® / MBNA and other trade-marks are the property of The Toronto-Dominion Bank.</p>	
<div><p>EARN CASH BACK AND USE IT HOWEVER YOU LIKE.</p></div> <div><p>mbna</p></div>	<div><p>WATCH YOUR EARNINGS GROW.</p></div>
<p>(on the back of letter)</p> <p>^a By telephoning to apply for this credit card, you consent to the collection, use and processing of information about yourself by MBNA, its affiliates and any of their respective agents and service providers, and to the sharing or exchange of reports and information with credit reporting agencies, affiliates and service providers in relation to processing your application and, if approved, administering and servicing your account. You also acknowledge that the account, if approved, will not be used by any third party other than a third party specifically designated by you, and then only in accordance with MBNA policies and procedures then in effect.</p>	
<p>(on the back of letter)</p> <p>^{††} This is a one-time bonus offer for new MBNA Smart Cash cardholders (the "Bonus Offer"). The Bonus Offer applies to Net Purchases (as defined in the terms and conditions applicable to the MBNA Smart Cash Program) of Gas and Groceries (MasterCard merchant category codes 5541, 5542 and 5411, respectively) (each an "Eligible Transaction") and is valid for a period of 6 months starting from the date the new MBNA Smart Cash credit card account is opened. Every one dollar (\$1.00) of Eligible Transactions shall earn up to five (5) MBNA Dollar Points for the first six months starting from the date the new MBNA Smart Cash credit card account is opened. Maximum accumulation of MBNA Dollar Points under the Bonus Offer is 3,000 per calendar month (the "Threshold"). In other words, you can earn up to the 5% earn rate on the first \$600 of Eligible Transactions per month for the duration of the Bonus Offer. Upon reaching the Threshold in any given calendar month, every one dollar (\$1.00) of Eligible Transactions thereafter shall earn 1 MBNA Dollar Point in that month. See terms and conditions of the MBNA Smart Cash Program for applicable earn rates upon the expiry of this Bonus Offer. This Bonus Offer is offered by MBNA and may be amended or cancelled at any time without further notice.</p>	
<p>(on the back of letter)</p> <p>You (the "Primary Applicant") hereby request that we establish an account in your name as the Primary Cardholder for the product offered, or if multiple products are offered, for one of the products, on the basis of the information provided in this application or otherwise, or such other account as we may approve and send you renewals, substitutes, or replacements periodically ("Account"). You understand that this constitutes an application for both an MBNA Smart Cash credit card account ("Smart Cash Account") and a Smart Cash World credit card account ("Smart Cash World Account"). If you qualify for both accounts, upon approval you will receive a Smart Cash World Account; if you qualify only for a Smart Cash Account, upon approval you will receive that account. These accounts have the same material financial terms and the same rewards program associated with them, but the Smart Cash World Account also includes Concierge Service and Price Protection. You further understand that the Smart Cash World Account is a premium credit card account ("Premium Card"), which is a credit card account that is only issued to a well-defined class of cardholders based on individual spending and/or income thresholds. We will determine your eligibility for a Smart Cash World Account based on our Premium Card requirements, as determined by us from time to time. This application is your consent to be issued, upon approval, such Premium Card.</p>	